

RCO - www.RetainerCrypto.Online

- Token Name = Retainer Crypto Online
- Ticker = RCO
- Number of Tokens = 1,000,000,000.
- 1 RCO will be bought and sold by us for 1 USD
- There will be a small conversion fee to cover the network blockchain mining fee & also a small profit for each RCO bought &/or sold for 1USD. This fee still needs to be determined based on the cost of the Network fee and we will simply add the profit we desire to make on top of the fee. The desired profit margin on a conversion is \$0.005 per 1RCO/1USD converted on top of the network fee.
- There will also be a small transaction fee every time a buyer and seller trade any amount of RCO for services. This will also be based on the Ethereum Network FEE plus a profit margin. The desired profit margin on a transaction is \$0.005 per 1RCO/1USD converted on top of the network fee.
- We need to make sure that our \$0.005per 1RCO/1USD profit per conversion/transaction is on top of the network fees for the blockchain calculations and also on top of the banking fees we will need to pay at either a bank or the mentioned 3.5% at PayPal. If you have any suggestions as to Banks in the United States that your previous clients have used that will be very helpful.
- A Client buying services from a seller selling services will purchase an RCO wallet and will then purchase the desired amount of RCO tokens to be stored in the wallet. Wallets will cost \$50 and we desire to be the only sellers of the wallets. We need to be able to give out 500 free wallets though at the beginning because they are being pre-sold for \$20 to pay for the creation of RCO.
- The buyer will then commit an amount of RCO tokens to the transaction and then will pull the trigger on distributing an agreed upon amount of RCO as per the contract.
- The distributions will be preset and can also be replaced with a smaller distribution if both the buyer and the seller agree.
- Distributions will be made until the entire amount of RCO tokens committed to the transaction have been distributed to the seller.
- In the event of a dispute, a buyer can place a distribution into “dispute” and the buyer and seller can then either go to mediation and then agree to a smaller amount of a distribution, or go to arbitration and/or court to decide on the percent amount of the distribution that has in fact been earned by the seller.
- When a dispute arises, a buyer can elect to replace the seller for the remainder of the project and designate a new receiver of the rest of the distributions according to any new agreement entered into with said new receiver/seller at that point if the buyer so desires.
- Both the Buyer and the Seller will have an Oracle Key and if they elect to can surrender the Oracle Key to a 3rd party who will then independently designate the percentages of the distributions to be distributed to the seller and/or held back by the buyer.
- There has to be a system that stores the pre-planned distribution schedule and also a way for the parties to type as long of a text agreement as needed to explain their transaction sufficiently so that the outside documents/contracts that it references and the terms of the agreement cannot be confused and are clear. The typed entry of the explanation of the agreement will

***one addition we are looking at is making it possible to connect several different currencies & payment platforms & banking platforms to your wallet.**

simply be a record and will not be part of how the smart contract calculates anything, only the distribution amounts and the total amount will be a part of the smart contract calculations. After both parties agree to the terms, they will seal the agreement inside of the transaction with the scheduled distributions.

- It also has to be possible for there to be multiple sellers who are being paid as a part of one transaction. As many as designated by the parties.
- The buyer also has to be able to make an extra payment to the seller/sellers if they need to in the middle of a transaction.
- We need to be able to make an API to the wallets so that different programs can use the wallets as payment gateways between program subscribers and the clients who pay them through the programs.
- We want to make an API for our program www.DocupletionForms.com and hopefully you can help us do that as well, but we can put you in contact with our program software developers and they can work with you to make one.
- Oracle's MySQL is a fine database to use for the required database.
- Also, the maintenance fees need to be determined as well for ongoing management of the databases and software for the tokens etc.
- Wallet Owners need also to be able to transfer ownership of the wallets and there has to be a network fee as well as a \$0.005 profit margin for this as well. Whatever it takes to cover the cost of the calculations plus a profit on top so that we stay afloat.
- One last item is what to do if one of the key holders dies or is otherwise unable to unlock the transaction even at the order of a judge. We need to somehow be able to override the transaction as an oracle at the order of a judge.
- There will also be an affiliate on the purchase website to pay affiliate marketers 50% of a \$50 wallet purchase and 50% of the \$0.005 profit margin on the sale of RCO when USD are converted. If possible we will also create an "Affiliate Wallet" that is a crypto wallet which we will give to affiliate marketers for free and which will collect 50% of the \$0.005 profit margin from the transactions made with the RCO and also 50% of the \$0.005 profit margin when the RCO is converted back to USD. The Affiliate Wallets will be free, but an affiliate marketer will be required to transfer RCO from the wallet to a regular wallet they purchase for \$50 before they convert the RCO to USD. That or maybe every wallet should be simultaneously an affiliate wallet. If it is possible to make every wallet an affiliate wallet I think it is the best option.
- The approximate network and bank fees will be .5% which amounts to \$0.005 per RCO/USD converted &/or transacted and will be in addition to the .5% profit margin we will collect.
- I believe this is all we have discussed.

Looking forward to working with you guys. Please let me know if the project described on these two pages will possible to complete for the \$8500 as discussed and \$1500 to start or if it is estimated to cost more. The 2.0 version of RCOTWO (or whatever we call it) is estimated to cost an additional \$4000.

Regards,

James F. Polk, Founder of RetainerCrypto.Online